

Amendments to the Claims:

Please cancel claim 36 without prejudice or disclaimer. This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of accessing usage parameters associated with a financial transaction account, the method comprising:

- establishing a first credit card account of a first credit product with a holder of the first account;
- establishing a second credit card account of a second credit product with a holder of the second account wherein the credit product is different from the second credit product;
- issuing a presentation instrument associated with said first account;
- establishing an initial set of product usage parameters for said first account;
- providing control of said product usage parameters to the holder of the first account;
- submitting modified product usage parameters by the holder of the first account;
- establishing product usage criteria by a card processing and service provider or a card issuer;
- comparing the submitted product usage parameter modifications with the usage criteria;
- if the submitted product usage parameters comply with said usage criteria, implementing same in connection with the account; and
- rejecting the submitted product usage parameters if same do not comply with the usage criteria.

2. (Previously Presented) The method of Claim 1 wherein said account comprises a first account, and wherein the method further comprises:

forming a group with said first account and said second account.

3. (Previously Presented) The method of Claim 2, further comprising:
designating the first account as a key account;
providing primary product usage parameters for said key account;
designating the second account as a dependent account;
providing dependent product usage parameters for said dependent account; and
providing the holder of said key account with access to and control over the product usage parameters associated with said dependent account.

4. (Previously Presented) The method of Claim 3, further comprising creating group master data financial records associated with said group.

5. (Withdrawn) The method of Claim 1 wherein said product usage parameters include ranges of time during which said presentation instrument can be utilized.

6. (Withdrawn) The method of Claim 1 wherein said product usage parameters include geographic restrictions on the usage of said presentation instrument.

7. (Original) The method of Claim 1 wherein said product usage parameters include restrictions on the types of goods and services which can be purchased with said presentation instrument.

8. (Previously Presented) The method of Claim 3, further comprising:
establishing a credit line for said group with a group credit limit;
establishing a dependent credit line for said dependent account with a dependent account credit limit; and
said credit limits comprising product usage parameters.

9. (Previously Presented) The method of Claim 3, further comprising:
arranging for allocation of account payments among said key and dependent
accounts; and
allocating account payments among said key and dependent accounts.

10. (Previously Presented) The method of Claim 3, further comprising:
providing statements for said key and dependent financial accounts; and
providing the key account holder with access to the information provided in
conjunction with such statements.

11. (Original) The method of Claim 3 wherein said product usage parameters
include the redemption of reward points for purchases by members of said group.

Claims 12-34 (Canceled).

35. (Previously Presented) The method of claim 3, wherein the holder of the
first account is different from the holder of the second account.

36. (Canceled)